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02-05-04 CW 2161  
PATENT  
Attorney Docket No. 12930US01

**IN THE UNITED STATES  
PATENT AND TRADEMARK**

In the Application of:

Alan A. Candos

Serial No. 10/036,124

Filed: December 26, 2001

For: Insurance Method That Accounts for  
the Absence of the Insured Party

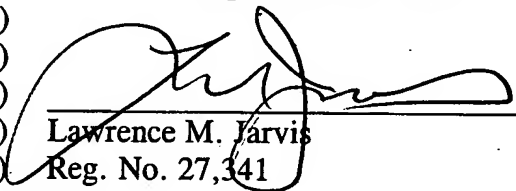
Examiner: Not yet assigned

Group Art Unit: 2161

**CERTIFICATE OF MAILING**

I hereby certify that this  
correspondence is being deposited with  
the United States Postal Service as first  
class mail in an envelope addressed to:  
Commissioner for Patents, Washington,  
D.C. 20231 on

September 27, 2002

  
Lawrence M. Jarvis  
Reg. No. 27,341

**TRANSMITTAL OF  
INFORMATION DISCLOSURE STATEMENT  
AFTER APPLICATION FILING DATE**

Commissioner for Patents  
Washington, D.C. 20231

Dear Sir:

**ENCLOSURES**

Enclosed are the following:

- \* A completed PTO form 1449 (modified) which has one (1) page.
- \* A copy of each printed or patented reference listed in the enclosed form 1449 and not previously provided to or by the PTO in this application. Six (6) references are enclosed.

**RECEIVED**

OCT 07 2002

**GROUP 3600**

## **FEE DETERMINATION**

\* No fee is believed to be due because:

- \* The applicant(s) believe(s) that this statement and enclosures are being filed before the first Office action on the merits has been mailed by the PTO. The basis of this belief is that no Office action on the merits appears to have been received by the undersigned to date.

## **FEE PAYMENT**

The following arrangements have been made to pay the fees calculated above:

- \* No fee is believed to be due.

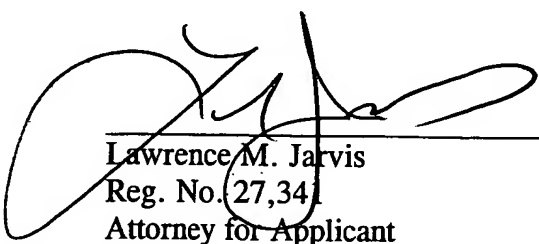
The Commissioner is hereby authorized to charge any additional fees which are presently required, or credit any overpayment, to Deposit Account No. 13-0017.

## **REQUEST FOR CONSIDERATION**

This paper and enclosures are believed to be entitled to consideration under 37 C.F.R. § 1.97, based on the facts stated above. The Examiner is requested to initial both copies of the enclosed PTO-1449 (modified) and return one copy to the applicants to indicate consideration of the enclosed references.

Respectfully submitted,

**MCANDREWS, HELD & MALLOY, LTD.**



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Lawrence M. Jarvis  
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Attorney for Applicant  
34th Floor  
500 West Madison Street  
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(312) 775-8000

Dated: September 27, 2002

Form PTO-1449 (Rev. 8-83) (modified) <b>INFORMATION DISCLOSURE CITATION</b> (Use several sheets if necessary)	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. 12930US01	SERIAL NO. 10/036,124
	APPLICANT(s): Candos			
	FILING DATE December 26, 2001		GROUP ART UNIT: 2161	

 4/16/03  
 PH  
 #2

### U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	A1	4,837,693	06/06/1989	Schotz	364	408	
	A2	5,802,499	09/01/1998	Sampson et al.	705	35	
	A3	5,893,914	04/13/1999	Clapp	707	507	
	A4	6,073,106	06/06/2000	Rozen et al.	705	3	
	A5	6,076,066	06/13/2000	DiRienzo et al.	705	4	
	A6	6,112,263	08/29/2000	Futral	710	37	

### FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NO.	PUBLICATION DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

### OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)


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## OCT 07 2002

# GROUP 3600

EXAMINER

DATE CONSIDERED:

\*EXAMINER: Initial citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.